Refine Search

Search Results -

Term	Documents
705/4	271
705/4S	0
((705/4.CCLS.) AND 5).USPT.	2
(L5 AND 705/4.CCLS.).USPT.	2

Database:

US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins

Search: L11

Refine Search

Recall Text | Clear | Interrupt

Search History

DATE: Sunday, September 17, 2006   **Purge Queries**   Printable Copy   Create Case

Set Name side by side	Query	Hit Count	Set Name result set
	DB=USPT; THES=DTIC; PLUR=YES; OP=OR		
L11	l5 and 705/4.ccls.	2	L11
L10	l7 and insurance	14	L10
L9	l7 and (insurance adj provider$)	0	L9
L8	L7 and (claim$1 or claimant)	1	L8
L7	l5 and L6	45	L7
L6	(vehicle or auto or automobile or car or cars) near5 repair$	7294	L6
L5	(without or "with no") same (user or consumer or client or customer or insuree$) adj (interact$ or interven$)	5048	L5
	DB=PGPB,USPT,USOC,EPAB,JPAB,DWPI,TDBD; THES=DTIC; PLUR=YES; OP=OR		

| L4 | (without or "with no") same (user or consumer or client or customer) adj (interact$ or interven$) | 13165 | L4 |
| L3 | 705/$.ccls. and QFD | 36 | L3 |

DB=USPT; THES=DTIC; PLUR=YES; OP=OR

| L2 | L1 and analy$ | 8 | L2 |
| L1 | 705/$.ccls. and QFD | 11 | L1 |

END OF SEARCH HISTORY

L10: Entry 3 of 14   File: USPT   Sep 6, 2005

DOCUMENT-IDENTIFIER: US 6941305 B2
TITLE: Customer management system for automobile sales industry

Brief Summary Text (4):
A seller's manager who accesses statistics derived based on inconsistent records of
customer interaction has no way to know how complete or accurate the statistics
might be. Without generally uniform treatment and processing of multiple types of
customer interactions, significant customer interactions are inaccurately reflected
in the statistics. In fact, there are many reasons why some significant customer
contacts are not reflected in the statistics at all. For example, some customer
interactions get lost because the customer interaction with the seller was through
an undocumented Internet contact, because the customer contacts the seller by
filling out a survey that is filed away and forgotten, or because the customer
interacts with numerous employees of the seller including one or more who make no
record of the customer contact. Seller-customer interactions get lost for all of
these and other reasons.

Detailed Description Text (154):
A listing of repair orders processed by the seller: Sellers of cars often have
vehicle service departments. When repairs are done, a repair order is created. A
repair order creation process is illustratively implemented into the presently
described system. A repair order creation procedure is similar to the client ticket
order creation process described above. A repair order is the service department
equivalent of a client ticket. Through the client file interface, a history of
service department contacts (in the form of a listing of repair orders) is easily
viewable. Due to the characteristics of the repair order formation process (similar
to client ticket formation . . . a new repair order created for each service
contact . . . etc.), this history is likely to be very complete and accurate.
Through the client file interface, old repair orders can be viewed (but not
substantively modified). Repair orders are imported to the client file
automatically.

Detailed Description Text (156):
Other types of information: Many other types of information can be manually entered
or automatically imported into the client file (e.g., financing information,
insurance information, etc.) Automatically imported in this context means it is
input at another location (at a financing institution, insurance company, other
divisions within the seller's business, etc.) and imported into the client file.
Manually entered in this context means a client file includes some fields or
information items that, by design, can be directly edited. The present invention is
thus not to be limited to specific information discussed herein.

Detailed Description Text (176):
A buyer's order is illustratively an element that is created after the buyer and
seller have accepted a deal. In other words, a buyer's order is an element created
during the finalize deal 632 step of the process embodied by system 600. The
information that the buyer's order contains can illustratively be tailored to a
specific seller's needs and preferences. Typically, a buyer's order will generally
include information related to the deal. The buyer's order can be specially
designed and formatted for use during the deal finalization process. For example, a

finance department might utilize the buyer's order to assist in arranging payment details.

Detailed Description Text (198):
In accordance with one embodiment, third parties might desire to have a commercial presence within client ticket sessions. For example, in the context of the vehicle sales industry, an automobile insurance carrier might desire their rates and/or services to be presented during each client ticket session 602. In accordance with one embodiment, at least one third party presence is established within system 600. In accordance with one embodiment, the client is able to directly or indirectly purchase products or services from the third party. As was discussed above, software system 600 may be maintained by a commercial entity. In accordance with one embodiment, the commercial entity charges a fee to third parties who are represented within system 600. In accordance with one embodiment, the third party pays a fee to the commercial entity each time a client purchases the third party's products or services through, or as a result of, using system 600.

Detailed Description Text (200):
It should be emphasized that the precise details as to what information is included on a client ticket are extremely flexible. Some of the information gathered during the process may come from sources other than the client or salesperson. For instance, as was mentioned above, in accordance with one aspect of the present invention, information pertaining to market value of a trade-in may be incorporated automatically from independent sources providing market valuation. Similarly, insurance quotes can be automatically incorporated. Also, a system for calculating details pertaining to financing can be incorporated.

Refine Search

Search Results -

Terms	Documents
L2 and ad<20010606	48

Database:

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US Pre-Grant Publication Full-Text Database
US Patents Full-Text Database
US OCR Full-Text Database
EPO Abstracts Database
JPO Abstracts Database
Derwent World Patents Index
IBM Technical Disclosure Bulletins
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Search:

L3

Refine Search

Recall Text   Clear   Interrupt

Search History

DATE: **Sunday, September 17, 2006**   **Purge Queries**   **Printable Copy**   **Create Case**

Set Name side by side	Query	Hit Count	Set Name result set
DB=PGPB,USPT; PLUR=YES; OP=ADJ			
L3	L2 and ad<20010606	48	L3
L2	(insur$6 with (select$6 or provid$6 or choos$6 or locat$6)) with (repair$6 near3 (facilit$3 or shop$))	48	L2
L1	(insur$6 with (select$6 or provid$6 or choos$6 or locat$6)) with (repair$6 near3 (facilit43 or shop$))	25	L1

END OF SEARCH HISTORY

Hit List

Clear Generate Collection Print Fwd Refs Bkwd Refs Generate OACS

Search Results - Record(s) 1 through 10 of 10 returned.

☐ 1. Document ID: US 20050125261 A1

L4: Entry 1 of 10   File: PGPB   Jun 9, 2005

PGPUB-DOCUMENT-NUMBER: 20050125261
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20050125261 A1

TITLE: Intelligent used parts cross-referencing, search and location software
application

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 2. Document ID: US 20040083125 A1

L4: Entry 2 of 10   File: PGPB   Apr 29, 2004

PGPUB-DOCUMENT-NUMBER: 20040083125
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20040083125 A1

TITLE: Method and system for delivering customer services to independent insurance
agents

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 3. Document ID: US 20030220812 A1

L4: Entry 3 of 10   File: PGPB   Nov 27, 2003

PGPUB-DOCUMENT-NUMBER: 20030220812
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20030220812 A1

TITLE: Method of coordinating business transactions between repair service
participants

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 4.   Document ID: US 20020188479 A1

L4: Entry 4 of 10   File: PGPB   Dec 12, 2002

PGPUB-DOCUMENT-NUMBER: 20020188479
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020188479 A1

TITLE: Method of processing vehicle damage claims

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 5.   Document ID: US 20020055861 A1

L4: Entry 5 of 10   File: PGPB   May 9, 2002

PGPUB-DOCUMENT-NUMBER: 20020055861
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020055861 A1

TITLE: Claiming system and method

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 6.   Document ID: US 20020035488 A1

L4: Entry 6 of 10   File: PGPB   Mar 21, 2002

PGPUB-DOCUMENT-NUMBER: 20020035488
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020035488 A1

TITLE: System and method of administering, tracking and managing of claims
processing

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 7.   Document ID: US 20020007289 A1

L4: Entry 7 of 10   File: PGPB   Jan 17, 2002

PGPUB-DOCUMENT-NUMBER: 20020007289
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020007289 A1

TITLE: Method and apparatus for processing automobile repair data and statistics

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 8. Document ID: US 20020004730 A1

L4: Entry 8 of 10   File: PGPB   Jan 10, 2002

PGPUB-DOCUMENT-NUMBER: 20020004730
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020004730 A1

TITLE: PROCESSING SYSTEM FOR PROVIDING SERVICES AND PROCESSING METHOD THEREFOR

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 9. Document ID: US 20020002475 A1

L4: Entry 9 of 10   File: PGPB   Jan 3, 2002

PGPUB-DOCUMENT-NUMBER: 20020002475
PGPUB-FILING-TYPE: new
DOCUMENT-IDENTIFIER: US 20020002475 A1

TITLE: Automated insurance system and method

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

☐ 10. Document ID: US 5504674 A

L4: Entry 10 of 10   File: USPT   Apr 2, 1996

US-PAT-NO: 5504674
DOCUMENT-IDENTIFIER: US 5504674 A
** See image for Certificate of Correction **

TITLE: Insurance claims estimate, text, and graphics network and method

| Full | Title | Citation | Front | Review | Classification | Date | Reference | Sequences | Attachments | Claims | KWIC | Draw D |

| Clear | Generate Collection | Print | Fwd Refs | Bkwd Refs | Generate OACS |

Terms	Documents
L3 and (705/4).ccls.	10

Display Format: [-]   [Change Format]

Previous Page   Next Page   Go to Doc#

☐ | Generate Collection   · || Print |

    L6: Entry 1 of 1   File: PGPB   Jul 25, 2002

DOCUMENT-IDENTIFIER: US 20020099575 A1
TITLE: System and method for managing rentals from a rental service provider

Pre-Grant Publication (PGPub) Document Number:
20020099575

Detail Description Paragraph:
[0059] Closed rentals are rentals where the customer has returned the vehicle.
Although the exemplary scoreboard 158 shows a count of zero for Closed Rentals, the
system gives the user the opportunity through the settings bar 171 to indicate how
long the user wishes the scoreboard to retain this information (e.g., a day, a
week, a month, a quarter). When the user presses the button 186, a closed rentals
listing (not shown) is displayed, which includes the insurance claim number, the
claims adjuster's name, the renter's name, the rental number, whether the renter is
a claimant or an insured party, the body shop performing the repair, the repair
vehicle's year and model, the date the rental was taken out, the date the rental
was returned, the number of extensions that were granted on this particular claim
file, the length of the rental, an estimate of the total charges, and a button to
view the invoice.

Detail Description Paragraph:
[0088] In response to the request for the report, the database servers 144,146 of
FIG. 10 search for the claim files, which meet the selected criteria (eg., as shown
in FIG. 17E). In this example, information from six exemplary claim files 404 is
returned for display in the open rentals report 402 of FIG. 17F. The exemplary
report 402 includes, for each of the claim files 404, the name of renter 406, a
designation 408 of claimant (C) or insured (I), the office number 410 handling the
claim, the repair body shop 412, the year and model 414 of the vehicle under
repair, the date that the rental vehicle was rented 416, the number of days that
the rental vehicle has been rented 418, the number of days left on the current
extension 420, and the number of extensions that have been granted on the rental to
date 422.

ProQuest

Databases selected: Multiple databases...

FOCUS: Motor vehicle insurance: Settling claims

BusinessWorld. Manila: Feb 18, 1997. pg. NOPGCIT

Publication title:	BusinessWorld. Manila: Feb 18, 1997. pg. NOPGCIT
Source type:	Periodical
ProQuest document ID:	84511811
Text Word Count	1272
Document URL:	http://proquest.umi.com/pqdweb?did=84511811&sid=2&Fmt=3&clie ntId=19649&RQT=309&VName=PQD

Abstract (Document Summary)

There are also instances when the owner asks the repair shop to give a higher estimate, and, later, they split the profit. There was even a case, he added, where the claimant went to a motor shop but decided not to claim against his policy. Instead, the motor shop owner, without the knowledge of the policy owner, went to the insurance company and posed as the representative of the claimant. In another case, a car was insured with two companies. After claiming that the car was wrecked and determined by the first insurance company to be a total loss, the claimant then proceeded to the second insurance firm and fraudulently declared that his car was stolen.

According to latest data from the Insurance Commission, in terms of premiums, the motor car component of nonlife in 1995 cornered the biggest share of the pie. It earned premiums of P4.85 billion, or 50.6% of the total P9.58 billion, for the whole of nonlife.

In comparison, fire insurance had total premiums of P2.04 billion and losses of P900 million, for a loss ratio of 44.1%. Marine insurance, meanwhile, had premiums of P870 million and losses of P29 million, for a loss ratio of 33.3%.

Full Text (1272 words)

By Geoffrey M. Ducanes

Second of two parts

The vehicle insurance industry, as in any other insurance business, constantly grapples with the issue of asset depreciation when it processes claims.

In assessing a vehicle's value, a depreciation rate is inputted to the repair cost. The average rate is 20% per year, so the life span of a car in terms of depreciation is five years. After five years, there is a so-called secondhand value.

But the theory does not actually apply in practice since there are cases wherein the car is seldom used and is almost brand-new, while there are cases that a ruggedly used one-year-old vehicle could have a depreciated value equivalent to more than 20%.

Risk and insurance management consultant Reynaldo de Dios said the bulk of the complaints filed with the Insurance Commission used to be on depreciation and "betterment of parts."

"For example, if your car is two years old and you changed one part, if they will purchase the part for you, then they will also take away 20% because they will say that it's new for old," he said. The Insurance Commission then came out with a ruling that for the first three years, there would be no depreciated values but, to compensate the insurance companies, the Insurance Commission allowed them to load their premiums up to a maximum of 125% on the basic premium.

Premiums depend on the horsepower of the vehicle. Smaller cars like the Kia have cheaper rates than the Toyota Corollas and the Honda Accords, with luxury cars having higher rates.

But in a business where the norm is how to minimize cost, it is quite difficult to blame the delay in the settlement of claims entirely on insurance companies.

"There are many possible scams in motor insurance," said an assistant supervisor at one of the largest nonlife insurance companies

nationwide.

He said the most common type is when the insured person add to a small damage on his own car to be able to claim more benefits.

There are also instances when the owner asks the repair shop to give a higher estimate, and, later, they split the profit. There was even a case, he added, where the claimant went to a motor shop but decided not to claim against his policy. Instead, the motor shop owner, without the knowledge of the policy owner, went to the insurance company and posed as the representative of the claimant. In another case, a car was insured with two companies. After claiming that the car was wrecked and determined by the first insurance company to be a total loss, the claimant then proceeded to the second insurance firm and fraudulently declared that his car was stolen.

Another waterloo of car insurance firms is their relative unprofitability against other nonlife insurance businesses.

According to latest data from the Insurance Commission, in terms of premiums, the motor car component of nonlife in 1995 cornered the biggest share of the pie. It earned premiums of P4.85 billion, or 50.6% of the total P9.58 billion, for the whole of nonlife.

However, it also incurred losses of P3.02 billion, or 63.71% of the total P4.74-billion losses of the sector.

The loss ratio of the motor car component is at 62.27% as against 49.48% for the whole nonlife sector.

Loss ratio is defined as losses divided by premiums. The higher the loss ratio, the less profitable the insurance business.

Minus motor car, nonlife, which includes fire and marine insurance, would have a loss ratio of only 36.36%.

In comparison, fire insurance had total premiums of P2.04 billion and losses of P900 million, for a loss ratio of 44.1%. Marine insurance, meanwhile, had premiums of P870 million and losses of P29 million, for a loss ratio of 33.3%.

The 62.27% loss ratio of the motor car sector does not even include the commission costs, or the fees paid to insurance agents for their having acquired clients for the insurance company.

"Some companies give 15%, 20%, 25% - even more, because there are no rules on commissions," said Mr. de Dios.

If these are included, what may go to the insurance firms may be less than 20% of premiums collected.

"Some insurance companies, seeing the growing unprofitability of the motor car portfolio, have resorted to a stricter selection of insureds. It is expected that most insurance companies would either be more selective in automobile underwriting or will raise their rates in order to return the portfolio into profitability," said John Robert Uy of FGU Insurance Corp.

Still, motor car insurance is expected to continue its growth in the coming years. With the increasing purchasing power of the Filipino and the plummeting prices of brand new vehicles, the premiums generated from this sector is seen to contribute largely to the insurance pie.

"It's an easy insurance type to sell. Small companies usually rely on motor insurance to build up their market share. The result is that the fierce competition brings rates down to very low levels," said Mr. Uy.

"Nobody can drive a car nowadays without insurance. If you buy a new car on installment, the banks will insist on insurance. So, it's really almost compulsory," said Mr. de Dios.

He said the industry should review how to hasten the processing and settlement of claims.

Mr. de Dios said the vehicle insurance industries in other countries come out with a book every year that details the costs of vehicles with the corresponding values of spare parts. He said this can serve as the standard in evaluating damages. "If we can have this, we can speed up the settlement of claims."

He said the industry might also want to follow other countries which use television to settle claims. In this case, the claimant goes to the repair shop authorized by the insurance company. The shop will have a video facility which can be accessed by a claims manager in the head office of the insurance firm, and the assessment can be done immediately.

"I think they settle it (video facility assessment) in one hour," said Mr. de Dios.

The motor vehicle insurance industry had never had it so good with the increasing ability of people to buy vehicles at low prices.

Attendant to this is the increasing number of claims that would be filed with the insurance companies.

Regardless of the mode of settling the claim, and the avowed efficiency as promised by insurance agents, it still remains to be seen whether a vehicle owner could be efficiently and sufficiently covered by his insurance policy, or wait forever to be reimbursed for only a few thousand pesos worth of damage to his vehicle.

Premiums and Losses of Insurance Industry Sectors

[Table]

Line of Business 1995	Losses Incurred (in mil. pesos)	Premiums Earned (in mil. pesos)	Loss Ratio (%)
Fire and Allied Perils	898.0	2,041.1	44.00
Fire	753.3	1,699.6	44.32
Earthquake/Fire/Shock	6.1	250.5	2.44
Typhoon/Flood/Tidal Wave	138.6	91.0	152.31
Marine	293.0	869.7	33.69
Ocean Marine	197.7	681.9	28.99
Inland Marine	55.3	74.9	73.83
Marine Hull	36.0	97.2	37.04
Aviation	4.0	15.7	25.48
Motor Car	3,015.3	4,850.4	62.17
CMVL-LTO	36.4	74.2	49.06
CMVL-Non-LTO	414.7	577.6	71.80
Other Than - CMVL-LTO	74.0	207.3	35.70
Other Than - CMVL-Non-LTO	2,490.2	3,991.3	62.39
Suretyship	88.6	712.7	12.43
Others	443.1	1,102.5	40.19
Health and Accident	197.7	571.9	34.57
Burglary/Larceny/Theft	15.0	46.6	32.19
Engineering	35.2	119.0	29.58
Miscellaneous	96.2	160.2	60.05

Life, for Professional

[Table]

	Losses Incurred	Premiums Earned	Loss Ratio
Reinsurers	99.0	204.8	48.34
TOTAL	4,738.0	9,576.4	49.48

*CMVL - Comprehensive Motor Vehicle Liability ** LTO - Land Transportation Office and refers to public utility vehicles *** Non-LTO - refers to private and commercial vehicles Copyright 1997 Businessworld